

Fill in this information to identify the case:

Debtor 1 Jose M Cardona-alonzo

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the District Of Puerto Rico

Case number 18-06028

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of post petition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CSMC 2021-RPL4 Trust

Court claim no. (if known): 7

Last four digits of any number
you use to identify the debtor's 3396
account:

Date of payment change: 01/01/2022

Must be at least 21 days after date of this notice

New total payment: \$ 2323.85

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note account?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 3.50000 %

New interest rate: 4.50000 %

Current principal and interest payment: \$ 1655.20 New principal and interest payment: \$ 1900.63

Debtor1 Jose M Cardona-alonzo
First Name Middle Name

Last Name

Case Number (If known):18-06028

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the *appropriate* box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Rebeca Caquias-Mejias
Signature

Date 11/10/2021

Print: Rebeca Caquías Mejías USDC NO. 220810
First Name Middle Name Last Name

Title Attorney for Creditor

Company: Vazquez & Vizcarrondo LLP

Address PO Box 195389
Number Street

San Juan PR 00926
City State Zip Code

Contact phone: 787-999-5252

Contact Email: rcaquias@vvalaw.com



November 1, 2021

Sign up for paperless delivery
at www.spservicing.com



IMPORTANT MORTGAGE NOTIFICATION
Your Payment and Interest Rate will Increase.
Questions? Call us at 800-258-8602.

SE M CARDONA-ALONZO
RGINIA RODRIGUEZ-MARQUEZ
TAS DE CUPEY B11 CALLE 16
SAN JUAN, PR 00926

Account Number:
Property Address: PALMAS PLANTATION LOT 12
HUMACAO, PR 00791

Dear Customer(s):

SPS is sending this to you to provide information regarding the lien on the real property referenced above. Our records indicate that your obligation has either been discharged or is subject to an automatic stay order under the United States Bankruptcy Code. This notice and any enclosed documents are for compliance and informational purposes only and do not constitute a demand for payment or an attempt to collect such obligation. Even though your personal liability on the note may be discharged or subject to an automatic stay, the terms of the mortgage remain in effect and the owner of the mortgage, as lien holder, continues to have a lien on the real property.

SPS is committed to providing you with the information you need to manage the account payments.

Mortgage Modification Reminder

Under the terms of the Step Rate Modification Agreement, the interest rate and payment amount are subject to scheduled changes until the interest rate cap is reached, which was established based on the market interest rate as of the date that the modification agreement was prepared.

Modification Payment Information

The payment schedule below shows estimated future changes to the mortgage payment. Specifically, the next scheduled interest rate and payment amount change is January 1, 2022. The total monthly payment outstanding on that date will be \$2,323.85.

Interest Rate Effective Date	Interest Rate	A. Monthly Principal and Interest Payment Amount	B. Estimated Monthly Escrow Payment Amount	C. Total Monthly Payment	Payment Date
12/01/2021	4.50000%	\$1,900.63	\$423.22	\$2,323.85	01/01/2022
12/01/2022	5.50000%	\$2,156.70	\$423.22	\$2,579.92	01/01/2023
12/01/2023	6.50000%	\$2,421.54	\$423.22	\$2,844.76	01/01/2024
12/01/2024	7.50000%	\$2,693.54	\$423.22	\$3,116.76	01/01/2025

1. The monthly payment includes an escrow amount for property taxes, hazard insurance and other escrowed expenses (if applicable), which, if they increase, may also increase the monthly payment.
2. The total monthly payment (C.) is calculated by adding (A.) principal and interest and (B.) escrow.
3. The interest rate(s) listed will be the interest rate(s) for the remaining term of the mortgage.

Please note that if you are currently set up on our automatic withdrawal program (ACH), the monthly ACH payment will change to match the amount provided in this notice. This change will be made as of the first scheduled automatic payment after the date this payment change is effective.

Mortgage Assistance

At SPS, any of our Customer Care Experts can assist you with answers to your questions about the status or history of your account, document requirements, or any of our available loan resolution options. If you have any questions or concerns, please contact SPS. Our toll-free number is 800-258-8602 and representatives are available Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time.

If you would like counseling or assistance you can contact the following: U.S. Department of Housing and Urban Development. For a list of homeownership counselors or counseling organizations in your area, go to <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or you can call HUD at 1-800-569-4287.

Sincerely,

Select Portfolio Servicing, Inc.

Esta carta contiene información importante concerniente a sus derechos. Por favor, traduzca esta carta. Nuestros representantes bilingües están a su disposición para contestar cualquier pregunta. Llámenos al numero 800-831-0118 y seleccione/marque la opción 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE:

CHAPTER 13

JOSE MIGUEL CARDONA ALONZO

CASE No. 18-06028-MCF13

DEBTOR(S).

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 10, 2021, the Notice of Mortgage Payment Change was electronically filed with the Clerk of court by using the CM/ECF system, which will send a notice of electronic filing to all CM/ECF participants listed below:

ROBERTO FIGUEROA CARRASQUILLO, ESQ.
PO BOX 186
CAGUAS, PR 00726-0186

JOSE RAMON CARRION MORALES, ESQ.
PO BOX 9023884
SAN JUAN, PR 00902-3884

and on November 10, 2021 a true and correct copy was mailed to the non-CM/ECF participants listed below:

JOSE MIGUEL CARDONA ALONZO
URB QUINTAS DE CUPEY
B11 CALLE 16
SAN JUAN, PR 00926

VAZQUEZ & VIZCARRONDO LLP Attorneys
for secured creditor
P.O. Box 195389
San Juan, Puerto Rico 00919-5389 Tel. (787)
999-5252; Fax (787) 751-1038

BY: /s/ Rebeca Caquías Mejías
Rebeca Caquías Mejías, Esq.
USDC-PR Bar No. 220810
Tel. 787-300-9024
rcaquias@vvalaw.com;
rebeca@rcmlawpr.com